

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank S Szczepanski, Jr.
Debtor

Case No. 18-00829-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 12, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db	+ Frank S Szczepanski, Jr., 7082 Church Road, Felton, PA 17322-8371
5029262	+ First Capital FCU, 1601 Kenneth Road, PO Box 7746, York, PA 17404-0746
5029264	MasterCard, PO Box 14574, Des Moines, IA 50306-3574
5029270	+ Stonebridge Dental, 781 Far Hills Drive, Suite 500, New Freedom, PA 17349-8448
5029272	+ Van Ru Credit Corporation, 4839 N Elston Avenue, Chicago, IL 60630-2534
5029273	York County Tax Claim Bureau, Administrative Center, 28 East Market Street, Room 110, York, PA 17401-1577

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5055098	+ EDI: WFNNB.COM	Jun 12 2023 22:49:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5029258	Email/Text: cms-bk@cms-collect.com	Jun 12 2023 18:49:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
5029259	EDI: DISCOVER.COM	Jun 12 2023 22:49:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
5031624	EDI: DISCOVER.COM	Jun 12 2023 22:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5029261	Email/Text: eis.usbnc@eismgmt.com	Jun 12 2023 18:48:00	Estate Information Services LLC, EIS Collections, PO Box 1398, Reynoldsburg, OH 43068-6398
5029260	+ EDI: USBANKARS.COM	Jun 12 2023 22:49:00	Elanco Financial Services, CB Disputes, PO Box 108, Saint Louis, MO 63166-0108
5029263	Email/Text: Bankruptcy@FMAAlliance.com	Jun 12 2023 18:48:00	FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066
5029265	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 12 2023 18:49:00	Midland Funding LLC, c/o Daniel J. Santucci, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
5036438	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 12 2023 18:49:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5029611	+ EDI: RECOVERYCORP.COM	Jun 12 2023 22:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5029266	+ EDI: RMSC.COM	Jun 12 2023 22:49:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
5029267	EDI: PENNDEPTREV	Jun 12 2023 22:49:00	Pennsylvania Departement of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946
5029267	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2023 18:49:00	Pennsylvania Departement of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946

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5030926	+ EDI: PENNDEPTREV	Jun 12 2023 22:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5030926	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2023 18:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5029268	Email/PDF: ebnotices@pnmac.com	Jun 12 2023 18:56:43	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
5058544	Email/PDF: ebnotices@pnmac.com	Jun 12 2023 18:56:44	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
5029271	EDI: RMSC.COM	Jun 12 2023 22:49:00	SYNCB/Cared Credit, PO Box 965036, Orlando, FL 32896-5036
5162187	+ Email/Text: bncmail@w-legal.com	Jun 12 2023 18:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162186	+ Email/Text: bncmail@w-legal.com	Jun 12 2023 18:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5029269	Email/Text: DeftBkr@santander.us	Jun 12 2023 18:49:00	Santander Bank NA, 1130 Berkshire Blvd., Reading, PA 19610-1242

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	

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	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
Michael R Caum	on behalf of Debtor 1 Frank S Szczepanski Jr. mikecaumesq@comcast.net
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Frank S Szczepanski Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0169

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00829-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank S Szczepanski Jr.

6/12/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.